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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Vivian First name J	First name
your government-issued picture identification (for example, your driver's license or passport	Middle name Gipson	Middle name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Last name Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security number or	XXX - XX- 1824 OR	XXX - XX- OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Vivian First Name	J Gipson Middle Name Last Name	Case number (if known)
	i iist ivaille	Wildlie Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last 8 years		Business name	Business name
		Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		4240 W Congress Parkway  Number Street 2	Number Street
		Chicago Illinois 60624	
		City State Zip Code	City State Zip Code
		Cook County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		·	

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De	ebtor 1 Vivian	J	Gipson	Case number (if know	vn)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief descrip Bankruptcy (Form B2010)). Als  Chapter 7  Chapter 11  Chapter 12  Chapter 13			§ 342(b) for Individuals Filing for oriate box.
8.	How you will pay the fee	more details about how y cashier's check, or mone may pay with a credit car.  I need to pay the fee in individuals to Pay Your F.  I request that my fee be judge may, but is not required the official poverty line the	you may pay. Typically, if you you may pay. Typically, if you order If your attorney is and or check with a pre-printer installments. If you choose Filing Fee in Installments (Commonwealth of the waived (You may request quired to, waive your fee, and the applies to your family singured must fill out the Application.	ou are paying the submitting your ed address. ethis option, sign official Form 103/2 this option only ad may do so only ize and you are u	the clerk's office in your local court for ifee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A).  If you are filing for Chapter 7. By law, a y if your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Yes. District  District  District	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 12  ✓ Yes. Fill out <i>Initia</i>	2.		you want to stay in your residence?  t You (Form 101A) and file it with

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Gipson Debtor 1 Vivian Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Vivian
 J
 Gipson
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Vivian First Name	J Middle Name	Gipson Case nu Last Name	umber (if known)
	estions for Reporting Purpose		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua  ☐ No. Go to line 16b. ☐ Yes. Go to line 17.  16b. Are your debts primarily money for a business or ☐ No. Go to line 16c. ☐ Yes. Go to line 17.	y consumer debts? Consumer all primarily for a personal, family y business debts? Business de	ebts are debts that you incurred to obtain ration of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that  No.		exempt property is excluded and administrative to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mil \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$500	10 st.,000,000,001-\$10 billion st.,000,000,001-\$50 billion
<sup>20.</sup> How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mil \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$500	sillion \$1,000,000,001-\$10 billion million \$10,000,000,001-\$50 billion
Part 7: Sign Below			
For you	correct.  If I have chosen to file under C of title 11, United States Code under Chapter 7.  If no attorney represents me arout this document, I have obtain	Chapter 7, I am aware that I may e. I understand the relief available and I did not pay or agree to pay ained and read the notice require	erjury that the information provided is true and proceed, if eligible, under Chapter 7, 11,12, or 13 le under each chapter, and I choose to proceed someone who is not an attorney to help me fill ed by 11 U.S.C. § 342(b).
	I understand making a false staconnection with a bankruptcy both. 18 U.S.C. §§ 152, 1341,	atement, concealing property, c case can result in fines up to \$2 , 1519, and 3571.	or obtaining money or property by fraud in 250,000, or imprisonment for up to 20 years, or
	/s/ Vivian Gipson Signature of Debtor 1	<u> </u>	Signature of Debtor 2
	Executed on8/9/2017		Executed on

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Debtor 1 Vivian	J	Gipson	Case number (iii	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, or	13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342(t	o) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inform	nation in the sched	dules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Brian Atlas		Date	8/9/2017
	Signature of Attorney f	or Debtor		MM / DD / YYYY
	Brian Atlas			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago	Illi	nois	60643
	City	St	ate	Zip Code
	Contact phone		Email address	batlas@semradlaw.com
	D		Illinois	<u> </u>
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Vivian	J	Gipson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,100.00
1c. Copy line 63, Total of all property on Schedule A/B	\$11,100.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$22,781.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$6,045.43
Your total liabilities	\$28,826.43
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$933.60
Copy your combined monthly income from line 12 of Schedule I	
i. Schedule J: Your Expenses (Official Form 106J)	\$333.00

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Deb	otor 1 Vivian	J	Gipson	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Qu	estions for Administrat	tive and Statistical Records	S	
6. <b>A</b>	are you filing for bankrupt	cy under Chapters 7, 11, o	r 13?		
[	No. You have nothing t	to report on this part of the fo	orm. Check this box and submit the	nis form to the court with your other so	hedules.
[	✓ Yes.				
7. <b>V</b>	Vhat kind of debt do you h	nave?			
[			umer debts are those incurred by a Fill out lines 8-10 for statistical pur	an individual primarily for a personal, rposes. 28 U.S.C. § 159.	
		imarily consumer debts. You ith your other schedules.	ou have nothing to report on this	part of the form. Check this box and su	ıbmit
		our Current Monthly Incom Form 122B Line 11; OR, Fo	ne: Copy your total current month orm 122C-1 Line 14.	ly income from Official	\$293.33
9.	Copy the following spec	ial categories of claims fro	om Part 4, line 6 of Schedule E/	F:	
	From Part 4 on Schedul	e E/F, copy the following:		Total claim	
	9a. Domestic support obli	igations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or pe	ersonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$0.00	
	9e. Obligations arising our priority claims. (Copy line		or divorce that you did not report a	\$0.00	
	9f. Debts to pension or pr	ofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to i	dentify your ca	se:		-			
Dobtor 1	Vivion		1		Gipson			
Debtor 1	Vivian First Nam	e	Middle N	lame	Gipson Last Name	_		
Debtor 2								
(Spouse, if fil	<sup>ing)</sup> First Nam	е	Middle N	lame	Last Name			
United Sta	tes Bankruptcy	Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber							
Officia	ıl Form 10	)6A/B						Check if this is an amended filing
	dule A/B		tv					12/1
category w responsibl write your	where you think e for supplying name and case	it fits best. Be correct inform number (if kn	e as complete a nation. If more s nown). Answer e	nd ac pace very o	asset only once. If an asset fits curate as possible. If two marri is needed, attach a separate si juestion. r Other Real Estate You Ow	ed people a heet to this f	re filing together, both a form. On the top of any a	re equally
			_					
1. Do you	No. Go to Part 2		illable interest i	in any	residence, building, land, or s	milar propei	tyr	
	Yes. Where is th							
	Too. Whole to the	o proporty.		Wha	at is the property? Check all that	annly	Do not deduct secured	claims or exemptions. Put
1.1	-				Single-family home	арріу.	the amount of any secu	red claims on Schedule D:
	Street address,	f available, or o	ther description		Duplex or multi-unit building			ims Secured by Property.
				盲	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				ш	Manufactured or mobile home			
	Number S	treet		ш	Land		Describe the nature o	f vour ownership
				ш	Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code		Other	_	the entireties, or a life	e estate), if Known.
				Who	has an interest in the property	y? Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only			
				Ħ	Debtor 1 and Debtor 2 only			
					At least one of the debtors and an	other		
					er information you wish to add perty identification number:	about this it	em, such as local	
If you	own or have mo	re than one, list	t here:					
				Wha	it is the property? Check all that	apply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street address,	f available, or o	ther description		Single-family home			nims Secured by Property.
				ш	Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
				ш	Manufactured or mobile home		entire property?	portion you own?
				ш	Land			
	Number S	treet		Ħ	Investment property		Describe the nature o interest (such as fee s	
	O'th.	Ctata	7:- O- d-		Timeshare Other		the entireties, or a life	
	City	State	Zip Code		Outlot	_		
				Who	has an interest in the propert	y? Check	(see instructions)	mmunity property
					Debtor 1 only			
				П	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and an	other		
					er information you wish to add perty identification number:	about this it	em, such as local	

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Debtor 1	Vivian First Name	J Middle Name	Gipson Last Name	Case number	(if known)	
_	eet address, if available, or oth		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu Creditors Who Have Cla Current value of the entire property?  Describe the nature of interest (such as fee s	imple, tenancy by
City	y State	] ] ]	Timeshare Other  Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and property identification number:	other	Check if this is co (see instructions)	
you ha	Describe Your Vehicles wn, lease, or have legal or ethat someone else drives. If yours, trucks, tractors, sport utili	equitable interest	in any vehicles, whether they are also report it on Schedule G: Executor	registered or no	t? Include any vehicles	
<b>✓</b> Ye 3.1	98	Chevrolet Cruze 2016 10000	Who has an interest in the propone.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and	d another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  \$10250.00
3.2	Make Model: Year: Approximate mileage:		Check if this is community prinstructions)  Who has an interest in the propone.  Debtor 1 only Debtor 2 only		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.

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tor 1		J	Gipson	Case number		
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pro	operty? Check		claims or exemptions. P
	Model:		one.			red claims on <i>Schedule</i> aims Secured by Property
	Year:		Debtor 1 only		Creditors with mave Cia	ums secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another	<del></del>	
			Check if this is communit	y property (see		
			instructions)			
3.4	Make		Who has an interest in the pro	operty? Check		claims or exemptions. P
	Model:		one.		,	red claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is communit instructions)	y property (see		
			ner recreational vehicles, other verifit, fishing vessels, snowmobiles, mo			
Exar						
Exar	nples: Boats, trailers, motor No Yes			otorcycle accessori	ies	claims or exemptions. P
Exar	nples: Boats, trailers, motor No Yes Make Model:		ft, fishing vessels, snowmobiles, mo	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		ft, fishing vessels, snowmobiles, mo Who has an interest in the pro	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model:		t, fishing vessels, snowmobiles, mo  Who has an interest in the pro one.	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		t, fishing vessels, snowmobiles, mo  Who has an interest in the pro one.  Debtor 1 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		t, fishing vessels, snowmobiles, mo  Who has an interest in the pro one.  Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	otorcycle accessori operty? Check and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori operty? Check and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property  Current value of the portion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions)	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. For the claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:		Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the pro	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule sims Secured by Property  Current value of the portion you own?  claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule sims Secured by Property  Current value of the portion you own?  claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:		Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the prone. Debtor 1 only	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year: Approximate mileage:  Other information:  Make  Model: Year: Approximate mileage:		Who has an interest in the prone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communitinstructions)  Who has an interest in the prone. Debtor 1 only Debtor 2 only	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P ared claims on Schedule hims Secured by Property  Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year: Approximate mileage:  Other information:  Make  Model: Year: Approximate mileage:		Who has an interest in the prone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions)	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. Pured claims on Schedule laims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year: Approximate mileage:  Other information:  Make  Model: Year: Approximate mileage:		Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P ared claims on Schedule hims Secured by Property  Current value of the

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Gipson Debtor 1 Vivian Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$375.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$125.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$850.00 for Part 3. Write that number here .....

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Debt	or 1 Vivian First Name	J Middle Name	Gipson Last Name	Case number (if known)	
Part 4		Financial Assets	Edot Wallo		
Doy	ou own or have an	y legal or equitable interest	in any of the follow	ing?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
16. <b>(</b>	xamples: Money you ha	ve in your wallet, in your home, in	·	on hand when you file your petition  Cash:	
17.		avings, or other financial accounts stitutions. If you have multiple ac		shares in credit unions, brokerage houses,	
	✓ Yes		Institution name:		
		17.1. Checking account:	Flfth Third		\$0.00
		17.2. Checking account:			· -
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks , investment accounts with broker	age firms, money marke	t accounts	
	Yes	Institution or issuer name:			
		-			
19.	an LLC, partnership,		ted and unincorporate	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	tor 1 Vivian	J	Gipson	Case number (if known)	
	First Name	Middle Name	Last Name		_
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfer a law and the same those you cannot transfer a law and the same those you cannot transfer a law and the same that	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in If		), thrift savings accounts	, or other pension or profit-sharing plans	
	<b>✓</b> No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	ooparatory.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements of companies, or others  No	prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:		-	
		Gas:			
		Heating oil:	-		
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
					-

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Debt	or 1 Vivian First Name	J Gipson Case nu	umber (if known)	
24.		in education IRA, in an account in a qualified ABLE program, or under a qualifie	nd state tuition program	
24.		530(b)(1), 529A(b), and 529(b)(1).	eu state tuition program	
	<b>✓</b> No	Institution name and description. Separately file the records of any interests.11 U.S.C	c. § 521(c):	
	Yes			
25.		able or future interests in property (other than anything listed in line 1), and rig or your benefit	hts or powers	
	<b>✓</b> No			
	Yes. Descr	ribe		
	-			I
26.		yrights, trademarks, trade secrets, and other intellectual property ernet domain names, websites, proceeds from royalties and licensing agreements		
	✓ No			
	Yes. Descr	ribe		
	-			I
27.		<b>nchises, and other general intangibles</b> ilding permits, exclusive licenses, cooperative association holdings, liquor licenses, pro	ofessional licenses	
	<b>✓</b> No			
	Yes. Descr	ribe		
				1
Mor	ney or proper	rty owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or proper			portion you own?
	Tax refunds ow	wed to you		portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds ow  ✓ No  — Yes. Give s about	wed to you specific information It them, including whether	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow  ✓ No  — Yes. Give s about you a	wed to you specific information	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds ow  No Yes. Give s about you a and th	specific information It them, including whether already filed the returns Ithe tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow  No Yes. Give s about you a and th	specific information It them, including whether already filed the returns Ithe tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give s about you a and th  Family support Examples: Past	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support, maintenance, divorce set	State:  Local: tlement, property settlemer	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give s about you a and th  Family support Examples: Past	specific information It them, including whether already filed the returns Ithe tax years	State:  Local: tlement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give s about you a and th  Family support Examples: Past	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support, maintenance, divorce set	State:  Local: tlement, property settlemer  Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00 \$0.00
28.	Tax refunds ow  No Yes. Give s about you a and th  Family support Examples: Past	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support, maintenance, divorce set	State:  Local: tlement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give s about you a and th  Family support Examples: Past	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support, maintenance, divorce set	State:  Local: tlement, property settlemer  Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00 \$0.00
29.	Tax refunds ow  ✓ No  ☐ Yes. Give s about you a and the  Family support Examples: Past  ✓ No  ☐ Yes. Give s	specific information It them, including whether already filed the returns the tax years  It due or lump sum alimony, spousal support, child support, maintenance, divorce set specific information	State: Local:  tlement, property settlemer  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00
29.	Tax refunds ow  ✓ No  Yes. Give s about you a and th  Family support Examples: Past ✓ No  Yes. Give s  Other amounts Examples: Unpa	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support, maintenance, divorce set	State: Local:  tlement, property settlemer  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ow  ✓ No  Yes. Give s about you a and th  Family support Examples: Past ✓ No  Yes. Give s  Other amounts Examples: Unpa	specific information It them, including whether already filed the returns Ithe tax years It due or lump sum alimony, spousal support, child support, maintenance, divorce set specific information	State: Local:  tlement, property settlemer  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ow  No Yes. Give s about you a and th  Family support Examples: Past  No Yes. Give s  Other amounts Examples: Unpa	specific information It them, including whether already filed the returns It the due or lump sum alimony, spousal support, child support, maintenance, divorce set specific information	State: Local:  tlement, property settlemer  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00  \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 <u>Vivian</u>	J	Gipson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disability		rings account (HSA); credit, hor	meowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis	nce company	pany name:	Beneficiary:	Surrender or refund value:
32.				or are currently entitled to receive	
	Yes. Describe				
33.	Examples: Accidents, emp	rties, whether or not you ha ployment disputes, insurance	ve filed a lawsuit or made a claims, or rights to sue	demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and u to set off claims	nliquidated claims of every	nature, including countercla	nims of the debtor and rights	
	✓ No ☐ Yes. Describe				
35.	Any financial assets you	u did not already list			
	Ves. Describe				
36.		-	4, including any entries for		
Part	5: Describe Any Bus	siness-Related Property	You Own or Have an Int	erest In. List any real estate in Par	t 1.
37.	Do you own or have any	legal or equitable interest	in any business-related prop	erty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own?  Do not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you already e	arned		
	No Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		ems, printers, copiers, fax macl	nines, rugs, telephones, desks, chairs, elec	tronic devices
	No Yes. Describe				

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Deb	tor 1 Vivian	J	Gipson	Case number (if known)	
10	First Name	Middle Name	Last Name	tuo do	
40.	_	equipment, supplies you use ir	i business, and tools of yo	our trade	
	No No Describe				
	Yes. Describe				
	-				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
	Yes. Give specific	Name	e of entity:	% of ownership:	
	information about				
	them				
					· ———
43 (	Customer lists mailing	lists, or other compilations			
		, note, or ether complications			
	No  Yes Do your lists i	nclude personally identifiable info	ormation (as defined in 11 I	ISC 8 101(41A))?	
	Tes. Bo your lists i	Troid de personally Identifiable IIII	omation (as defined in 11 c	5.5.6. § 101(41/1)):	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not already l	list		
	<b>✓</b> No				
	Yes. Give specific				<del>-</del>
	information				<del>_</del>
					<del>-</del>
					<del>_</del>
					<del>_</del>
		all of your entries from Part 5, er here		pages you have attached	
<u> </u>					
Part		arm- and Commercial Fis n interest in farmland, list it in Part		You Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest	in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own?  Do not deduct secured claims
	_				or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
	<b>✓</b> No				
	Yes. Describe				

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Debt	tor 1 Vivian First Name	J Middle Name	Gipson Last Name	Case number (if known)	
48.	Crops-either	rowing or harvested			
	No Yes. Descr	be			
49.	Farm and fish  No Yes. Descr	ng equipment, implements, machinery, fixtu	res, and tools of trade		
50.	<u> </u>	ng supplies, chemicals, and feed			
	No Yes. Descr				
51.	Any farm- and No Yes. Descr	commercial fishing-related property you did	d not already list		
52 A	<u> </u>	lue of all of your entries from Part 6, includi	ng any entries for nages	you have attached	
		i number here		you have attached	
Part 1	7: Describe	All Property You Own or Have an Inter	rest in That You Did N	ot List Above	
53.		ther property of any kind you did not already on tickets, country club membership	list?		
	✓ No				1
	Yes. Give s information				
54. A	dd the dollar va	llue of all of your entries from Part 7. Write t	hat number here		<b>•</b>
Part	8: List the T	otals of Each Part of this Form			
55. <b>F</b>	Part 1: Total re	al estate, line 2		<b>&gt;</b>	
56. <b>r</b>	oart 2 total veh	icles, line 5	\$10250.00		
57. <b>P</b>	art 3: Total pe	sonal and household items, line 15	\$850.00		
58. <b>P</b>	art 4: Total fin	ancial assets, line 36			
59. <b>F</b>	Part 5: Total bu	siness-related property, line 45			
60. <b>F</b>	Part 6: Total fa	m- and fishing-related property, line 52			
61. <b>F</b>	Part 7: Total ot	ner property not listed, line 54			
62.1	Total personal	property. Add lines 56 through 61	*11100.00	Copy personal property total ▶	+ \$11100.00
63. <b>T</b>	otal of all prop	erty on Schedule A/B. Add line 55 + line 62			\$11100.00

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			Docu	ment Page 20 of 6	55	
Fill i	n this infor	mation to identify your cas	se:			
Deb	tor 1	Vivian	J	Gipson		
		First Name	Middle Name	Last Name		
	tor 2 use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	sankruptcy Court for the:	Northern [	District of Illinois		
	e number	. ,		(State)		
(If kno						
Of	ficial	Form 106C				Check if this is an amended filing
Sc	hedul	e C: The Prope	erty You Claim a	s Exempt		04/16
For state the atax-under your	each iten e a specif amount o exempt r er a law t r exempti t1: Iden Which set	ges, write your name and of property you clair fic dollar amount as east any applicable statusetirement funds—may that limits the exemption would be limited to the total exemptions are you care claiming state and fectare claiming federal exemptions.	and case number (if known and case number (if known as exempt, you must a exempt. Alternatively, you tory limit. Some exempt you be unlimited in dollar as on to a particular dollar of the applicable statutor claim as Exempt  Italiaming? Check one only, enderal nonbankruptcy exemplements. 11 U.S.C. § 522(b)(	specify the amount of the edu may claim the full fair mations—such as those for he amount. However, if you claim amount and the value of the ry amount.  If your spouse is filling with you be toons. 11 U.S.C. § 522(b)(3)	xemption you rket value of t alth aids, right im an exempt ne property is o	Claim. One way of doing so is to the property being exempted up to s to receive certain benefits, and ion of 100% of fair market value determined to exceed that amount,
	line on Sc	cription of the property a chedule A/B that lists this	the portion you	Amount of the exemption you  Check only one box for each ex		Specific laws that allow exemption
	property		own  Copy the value from Schedule A/B	Chock only one box for each ex	оприон.	
	Brief		4075.00	_		735 ILCS 5/12-1001(b)
	description Misc.	า: . Household Goods	\$375.00	\$375.00		
	Line from Schedule			100% of fair market value applicable statutory limit	e, up to any	
	Brief		¢000.00			735 ILCS 5/12-1001(a)
	description Misc.	า: Used Clothing	\$300.00	\$300.00		
	Line from Schedule			100% of fair market value applicable statutory limit	e, up to any	
3.	-	_	emption of more than \$160, and every 3 years after that for	,375? cases filed on or after the date of a	adjustment.)	

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Vivian Gipson Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$125.00 description: **✓** \$125.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$50.00 description: **✓** \$50.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** Cash on hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(c); 735 ILCS Brief \$10,250.00 description: 5/12-1001(b) Chevrolet Cruze, 2016 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 03 Brief 735 ILCS 5/12-1001(b) \$0.00 description: \$0 Checking account, FIfth 100% of fair market value, up to any Third

applicable statutory limit

Line from Schedule A/B:

17

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				D	Cument	Paye 22 01 0	ງວ		
Fill in	this inform	nation to identify yo	ur case	э:					
Debto	r 1	Vivian		J	Gipson				
		First Name		Middle Name	Last Na	me			
Debto (Spouse	r 2 e, if filing)	First Name		Middle Name	Last Na	me			
United	l States Ba	nkruptcy Court for t	he: N	lorthern	District of Illin	nois			
Cooo	number		_		(St	ate)			
(If know									
Offi	cial F	orm 106	)				!		Check if this is an amended filing
Sch	redul	e D: Cred	_ dito	rs Who Ha	ve Clair	ns Secure	d by Pron	ertv	12/15
more s	pace is n	•	ddition	e. If two married peop al Page, fill it out, nu		•	•		
		,		cured by your prope	rtv?				
Г	-			this form to the court	-	schedules. You hav	e nothing else to repo	ort on this form.	
[.	🕇 Yes. F	ill in all of the inforn	nation	below.	j				
Part 1	<b>=</b>	II Secured Clain							
					according to the Control Part of	la a conseilla o	0-1	0.1	0.10
2.				r has more than one se ın one creditor has a pa			Column A  Amount of claim	Column B Value of	Column C Unsecured
				claims in alphabetical o			Do not deduct the	collateral	portion
							value of collateral.	that supports	If any
0.1	ALLY FIN	ANCIAL					Φ00 701 00	this claim	¢10.501.00
2.1	Creditor's N			Describe the propert	y that secures t	he claim:	\$22,781.00	\$10,250.00	<u>\$12,531.0</u> 0
	PO BOX			2016 Chevrolet Cruze	. 11 1 . 2 2	26 1 11 - 15 - 1 1			
	Number	Street		As of the date you file	e, the claim is:	Sneck all that apply.			
				Contingent					
	BLOOMII City	NGTON MN 554 State ZIP 0		Unliquidated					
	,	s the debt? Check		Disputed					
	<b>✓</b> Debto	or 1 only		Nature of lien. Check	all that apply.				
	=	or 2 only or 1 and Debtor 2 or	nlv	An agreement you car loan)	made (such as r	nortgage or secured			
		st one of the debtor	•	Statutory lien (suc	n as tax lien, med	hanic's lien)			
		another		Judgment lien from	n a lawsuit				
	to a	k if this claim rela community debt		Other (including a	right to offset)				
	Date deb	t was 12/20	15	Last 4 digits of accor	ınt number	8772			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$22,781.00

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Fill in this	information to identify your ca	2001			
		ase.			
Debtor 1	Vivian	J	Gipson		
	First Name	Middle Name	Last Name	_	
Debtor 2				_	
(Spouse, if fi	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois		
0	de		(State)		
Case num (If known)	iber			-	
Officia	al Form 106E/F				Check if this is an amended filing
					_
Sche	edule E/F: Cre	ditors Who	Have Unsecu	red Claims	12/15
other part	y to any executory contracts	or unexpired leases that			n NONPRIORITY claims. List the on Schedule A/B: Property (Official
claims tha the entrie known).	nt are listed in Schedule D: C	reditors Who Hold Claims tach the Continuation Pag	Secured by Property. If more	e space is needed, copy t	ny creditors with partially secured the Part you need, fill it out, number rite your name and case number (if
claims thathe entrie known).  Part 1:	at are listed in <i>Schedule D: C</i> s in the boxes on the left. Att	reditors Who Hold Claims tach the Continuation Page / Unsecured Claims	Secured by Property. If more ge to this page. On the top of	e space is needed, copy t	ny creditors with partially secured the Part you need, fill it out, number
claims that the entrie known).  Part 1:  1. Do a	at are listed in Schedule D: C s in the boxes on the left. Att List All of Your PRIORITY	reditors Who Hold Claims tach the Continuation Page / Unsecured Claims	Secured by Property. If more ge to this page. On the top of	e space is needed, copy t	ny creditors with partially secured the Part you need, fill it out, number
claims that the entrie known).  Part 1:  1. Do a	at are listed in Schedule D: C s in the boxes on the left. Att List All of Your PRIORITY any creditors have priority un	reditors Who Hold Claims tach the Continuation Page / Unsecured Claims	Secured by Property. If more ge to this page. On the top of	e space is needed, copy t	ny creditors with partially secured the Part you need, fill it out, number

Total

claim

Priority

amount

Nonpriority

amount

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Debto	r 1 Vivian	J	Gipson	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 2		NPRIORITY Unsecu			
[	o any creditors have no No. You have nothino Yes.			ourt with your other schedules.	
u If	nsecured claim, list the cre	editor separately for each o	laim. For each claim listed	the creditor who holds each claim. If a creditor has more d, identify what type of claim it is. Do not list claims already in 3.If you have more than four priority unsecured claims fill ou	ncluded in Part 1. It the Continuation
					Total claim
4.1	AD ASTRA RECOVERY S Nonpriority Creditor's Nar	me		st 4 digits of account number 4979 en was the debt incurred? 5/2017	\$119.00
	7330 W 33RD ST N STE Number Street	110	•		
	WICHITA City Who incurred the debt?  Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the de Check if this claim Is the claim subject to	State Z Check one.  2 only ebtors and another relates to a community	7205 ip Code Typ	of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: SPEEDY Other. Specify CASH 181	
	Yes				
4.2	Is the claim subject to No Yes	Virginia 2 State Z Check one.  2 only ebtors and another relates to a community	Wh  As  3261  ip Code  Typ	en was the debt incurred?  2/2014  of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	\$834.00
4.3	CAPITALONE Nonpriority Creditor's Nat PO BOX 26625 Number Street  RICHMOND City Who incurred the debt? Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the de Check if this claim Is the claim subject to You	Virginia 2 State Z Check one.  2 only ebtors and another relates to a community	Wh  As  3261  ip Code  Typ	en was the debt incurred?  of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify  CreditCard	<u>\$377.00</u>

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Debtor 1 Vivian Gipson Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 \$711.00 7887 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2015 501 Greene Street # 302 Number As of the date you file, the claim is: Check all that apply. Contingent Georgia 30901 Augusta Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **V ORIGINAL CREDITOR: 10 ✓** No Other. Specify PEOPLES GAS LIGHT AND COKE Yes CREDIT PROTECTION ASSO \$80.00 Last 4 digits of account number 7287 Nonpriority Creditor's Name 1355 NOÉL RD SUITE 2100 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **DALLAS** Texas 75240 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: **✓** No Other. Specify COMCAST Yes 4.6 Easy Comforts \$49.95 Last 4 digits of account number Nonpriority Creditor's Name PO Box 2861 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wisconsin 53566 Monroe City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts

✓ No ☐ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify

Other

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Debtor 1 Vivian Gipson Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 FIRST PREMIER BANK \$436.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 4/2013 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes MERRICK BANK CORP \$1,415.00 Last 4 digits of account number 9612 Nonpriority Creditor's Name PO BOX 9201 When was the debt incurred? 12/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent OLD BETHPAGE New York 11804 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes PROFESSIONAL CREDIT SE 4.9 \$200.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 400 INTERNATIONAL WAY When was the debt incurred? 6/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent SPRINGFIELD 97477 Oregon Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No

Yes

Is the claim subject to offset?

Other. Specify \_

001 Collection; Collecting for

ORIGINAL CREDITOR:

CONSUMER CELLULAR

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Gipson Case number (if known) Debtor 1 Vivian Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Sunrise Credit Services, Inc \$34.48 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 9168 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated New York 11735 Farmingdale City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Other Is the claim subject to offset? **✓** No Yes WEBBANK/FINGERHUT 4.11 \$1,789.00 Last 4 digits of account number \_ 4123 Nonpriority Creditor's Name 9/2014 When was the debt incurred? 6250 RIDGEWOOD RD Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Vivian J Gipson Case number (if known)
First Name Middle Name Last Name

i ii st ivai	ne wildde warie Last warie			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purpo	oses only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
nom rait 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$6,045.43	
	6j. Total. Add lines 6f through 6i.	6j.	\$6,045.43	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Vivian	J	Gipson	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States Bankruptcy Court for the:		Northern	District of Illinois	
			(State)	_
Case number (If known)			·	_

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Do	cument i	age 30	01 03	
Fill in this info	rmation to identify your c	ase:				
Debtor 1	Vivian First Name	J Middle Name	Gipson Last Name		_	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		_	
United States	Bankruptcy Court for the:	Northern	District of Illinois		_	
Case number			(State)		_	
, ,	Form 106H				Check if this is amended filing	
	le H: Your Cod	lebtors			12	/15
the entries in known). Answ	the boxes on the left. At er every question.  ave any codebtors? (If yo		to this page. On t	the top of ar	e is needed, copy the Additional Page, fill it out, and number on Additional Pages, write your name and case number (if	•r
Idaho, Lo		lived in a community pro cico, Puerto Rico, Texas, Wa			nmunity property states and territories include Arizona, California	
		er spouse, or legal equiva	lent live with you a	t the time?		
	Yes. In which communit	y state or territory did you	ı live?	Fill	II in the name and current address of that person.	
	Name of your spouse, f	ormer spouse, or legal equi	valent			
	Number Street					
	City	State	Z	Zip Code		
3. In Colum	n 1, list all of your codel	otors. Do not include you	spouse as a code	btor if your	spouse is filing with you. List the person shown in line 2	

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this inform	nation to identify	your case:						
Debtor 1 Viv	/ian	J	Gipsor	า				
	st Name	Middle Name	Last N	ame		Che	eck if this is:	
Debtor 2 (Spouse, if filing) Fir	et Name	Middle Name	Last N	ame			An amended filing	
				-			A supplement showing p	oost-petition chapter 13
United States Bar the:	kruptcy Court for	Northern	District of Illi	nois State)		"	expenses as of the follow	
Case number								
(If known)							MM / DD / YYYY	
Official Fo	rm 106I							
Schedule	I: Your In	come						12/15
information about spouse. If more strumber (if know	ut your spouse. I space is needed	•	d your spous	se is no	t filing w	ith you, do	not include informati	ion about your
1. Fill in your en	nplovment		Debtor 1				Debtor 2	
information.								
	ore than one job,	Employment status	Emplo	-			Employed	
attach a separa information ab			✓ Not Er	nployed			Not Employed	
employers.		Occupation					_	
Include part tin self-employed	ne, seasonal, or	Employer's name					_	
		Employer's address						
or homemaker	ay include student , if it applies.		Number Str	reet			Number Street	
			City		State	Zip Code	City	State Zip Code
		How long employed there?						
Part 2: Give D	Details About M	Ionthly Income						
		,						
Estimate month spouse unless yo		he date you file this form	<b>n.</b> If you have	nothing	to report	for any line, v	write \$0 in the space. Inc	lude your non-filing
	n-filing spouse have uch a separate shee	e more than one employer, et to this form.	combine the	informa	ion for all	employers fo	·	s below. If you need
					For Del	otor 1	For Debtor 2 or non-filing spouse	
		ry, and commissions (before calculate what the monthly was a second control of the control of th		2.		\$0.00		-
3. Estimate an	d list monthly over	time pay.		3		+ \$0.00		_
4. Calculate g	ross income. Add li	ne 2 + line 3.		4.		\$0.00		

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Deb	tor 1 Vivian First Name		Gipson Last Name		Case number known)	(if			
		dat Hamb			For Debtor 1	For Debtor 2 or non-filing spouse			
Co	opy line 4 here		<b>→</b> 4	4.	\$0.00				
5. <b>Li</b>	st all payroll deduc								
5	a. <b>Tax, Medicare, a</b>	and Social Security deductions	Ę	ōa.	\$0.00				
5	b. <b>Mandatory cont</b>	ributions for retirement plans	Ę	ōb.	\$0.00				
5	c. Voluntary contril	butions for retirement plans	Ę	ōc.	\$0.00				
5	d. <b>Required repayn</b>	nents of retirement fund loans		ōd.	\$0.00				
5	e. Insurance		Ę	ōe.	\$0.00				
5	f. Domestic suppor	t obligations	ţ	ōf.	\$0.00				
5	g. <b>Union dues</b>		Ę	ōg.	\$0.00				
5	h. Other deduction	s. Specify:	_	5h. +	\$0.00 +				
6. <b>A</b> 0 +5h.		actions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g (	6.	\$0.00				
7. <b>C</b> a	alculate total mont	thly take-home pay. Subtract line 6 from line	4.	7.	\$0.00				
		regularly received:							
8	business, profess	•							
	gross receipts, ord	t for each property and business showing dinary and necessary business expenses, and							
	the total monthly			За.	\$0.00				
	b. Interest and divi			3b.	\$0.00				
8	dependent regul		a						
		spousal support, child support, maintenance, t, and property settlement.	8	Вс.	\$0.00				
8	d. Unemployment o	compensation	8	3d.	\$0.00				
8	e. Social Security		8	3e.	\$933.60				
8	Include cash assis cash assistance th	nt assistance that you regularly receive tance and the value (if known) of any nonat you receive, such as food stamps (benefits nental Nutrition Assistance Program) or		Bf.	\$0.00				
8	g. Pension or retire	ement income		3g.	\$0.00				
8	- h. <b>Other monthly i</b> r	ncome. Specify:		3h. +	\$0.00 +				
	_	Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9	∂. [	\$933.60				
		<b>ncome.</b> Add line 7 + line 9. 10 for Debtor 1 and Debtor 2 or non-filing sp		10.	\$933.60 +		=	\$933.6	0
Ir fr	nclude contributions iends or relatives.	from an unmarried partner, members of your mounts already included in lines 2-10 or amounts.	household	l, your o	dependents, your roomm				
S	pecify:						11. +	\$0.00	<u>0</u>
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur					12.	\$933.6	0
							•	Combined monthly income	
13. <b>[</b>	No.	ncrease or decrease within the year after y	you file thi	is form	?				
		Client stonged working part time Church ich	at the and	of luna	2017				٦
Ŀ	Yes. Explain:	Client stopped working part time Church job	at the end	or June	5 ZUII.				

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		Doc	ument Page 33 of 65			
Fill in this infor	mation to identify yo	ur case:				
Debtor 1	Vivian	J	Gipson			
Dobtor 2	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	I	
United States E	Bankruptcy Court for t	he: Northern	District of Illinois (State)	A supplement sho expenses as of the		•
Case number (If known)			(Gato)	MM / DD / YYYY		
Official	Form 106	J				
Schedul	e J: Your Ex	- kpenses				12/15
information. If (if known). Ans		ed, attach another sheet to thi	are filing together, both are equally s form. On the top of any additiona			number
1. Is this a joi		noid				
	o to line 2					
Yes. D		a separate household?				
L	No Dobtor 2 mus	et filo Official Forms 106 L2 Fynd	enses for Separate Household of Debto	or 2		
2 Do you hay	e dependents?	•	sitses for departate Flousehold of Debit			
Do not list Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
	penses include	<b>1</b> No				
expenses o than	f people other					
yourself an dependents		Yes				
Part 2: Esti	mate Your Ongoir	ng Monthly Expenses				
	of a date after the ba		you are using this form as a supple pplemental Schedule J, check the			
	•	on-cash government assistance ed it on <i>Schedule I: Your Incom</i>	-		Yo	our expenses
	or home ownership or the ground or lot. 4	-	include first mortgage payments and		4.	\$0.00
If not incl	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or	renter's insurance			4b.	\$0.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Vivian J Gipson Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage payments for	your residence, such as	home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$30.00
6b. Water, sewer, garbage collection			6b.	\$0.00
6c. Telephone, cell phone, Internet,	satellite, and cable services		6c.	\$0.00
6d. Other. Specify:			6d	\$0.00
$7.\ \textbf{Food and housekeeping supplies}$			7.	\$108.00
8. Childcare and children's education	n costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning	g		9.	\$35.00
10. Personal care products and serv	ces		10.	\$20.00
11. Medical and dental expenses			11.	\$0.00
12. <b>Transportation.</b> Include gas, main Do not include car payments	tenance, bus or train fare.		12.	\$40.00
13. Entertainment, clubs, recreation	, newspapers, magazines	s, and books	13.	\$0.00
14. Charitable contributions and reli	gious donations		14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted to	rom your pay or included in	n lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$100.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes deduct	ed from your pay or includ	ed in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments:			10	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, maint	enance, and support tha	t you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Y	•	•	18.	
19.Other payments you make to sup	port others who do not liv	ve with you.		
Specify:			19.	\$0.00
20. Other real property expenses not 20a. Mortgages on other property	included in lines 4 or 5 o	of this form or on Schedule I: Your Income.	00-	40.00
20b. Real estate taxes.			20a	\$0.00
	or's insurance		20b	\$0.00
20c. Property, homeowner's, or rent			20c	\$0.00
20d. Maintenance, repair, and upkee			20d	\$0.00
20e. Homeowner's association or co	pridominium dues		20e	\$0.00

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Debtor 1			J	Gipson	Case number (if known)			
	First Nan		Middle Name	Last Name				
21.Other.	. Specify	y:				21		\$0.00
	-	our monthly expenses.					_	\$333.00
		s 4 through 21.	. 5				_	\$0.00
	. ,	` , ,	,, ,	from Official Form 106J-2			_	\$333.00
		22a and 22b. The result		enses.		22.		
	-	ur monthly net income.						
23a. C	copy line	e 12 (your combined mo	nthly income) from	Schedule I.		23a	_	\$933.60
23b. C	Сору уо	ur monthly expenses fro	m line 22 above.			23b	_	\$333.00
		your monthly expenses t		ncome.				\$600.60
Т	The resu	Ilt is your monthly net ind	come.			23c	_	
morto	gage pa			oan within the year or do y modification to the terms of				

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Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Vivian	J	Gipson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(0.0.0)	

#### Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

#### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

✓ No

☐ Yes. Name of person

✓ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✓ /s/ Vivian Gipson

✓ Signature of Debtor 1

Date

MM/DD/YYYY

MM/DD/YYYY

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Fill in	n this int	formation to ic	lentify your c	ase:					
Deb	tor 1	Vivian		J	Gips		_		
Deb	tor 2	First Name	Э	Middle	Name Last	Name			
(Spot	use, if filing	First Name	Э	Middle	Name Last	Name	_		
Unit	ed State	s Bankruptcy (	Court for the:	Northern	District of	Illinois (State)	_		
Case (If kno	e numbe	er				(Otato)	_		
	· ·		407						Check if this is a
<u>Ot</u>	ricia	l Form	107						amended filing
Sta	atem	ent of F	inancia	I Affairs	for Individua	ls Filing fo	or Bankru	ıptcy	04/1
infor	mation		ice is neede	d, attach a sep	narried people are fil parate sheet to this f				supplying correct your name and case
Pari	1: Gi	ive Details A	bout Your	Marital Status	s and Where You Li	ved Before			
1.	What	is your currer	nt marital sta	itus?					
	✓ N	//arried							
	벌.	Not married							
2.	Durin	g the last 3 ye	ears, have yo	u lived anywhei	re other than where ye	ou live now?			
	<b>√</b> N	No							
		es. List all of t	he places yo	u lived in the las	st 3 years. Do not inclu	ıde where you live	e now.		
	С	Debtor 1:			Dates Debtor 1 live there	ed Debtor 2:			Dates Debtor 2 lived there
						Same	as Debtor 1		Same as Debtor 1
	N	Number Street			From	Number S	treet		From
	-				То				To
	<u> </u>	Dity	State	Zip Code		City	State	Zip Code	
						Same	as Debtor 1		Same as Debtor 1
	_				F. 10 110				F
	N	Number Street			From To	Number S	treet		From To
	_								
	C	City	State	Zip Code		City	State	Zip Code	
3.	Within	the last 8 yea	rs, did you e	ver live with a s	pouse or legal equival	lent in a commun	ity property stat	e or territory? (Cd	ommunity property states
	and terr	ritories include i	Arizona, Califo	rnia, Idaho, Loui	isiana, Nevada, New Me	exico, Puerto Rico,	Texas, Washingto	on, and Wisconsin.)	
	✓ No			L. J. L. U. M.	. 0 . 1.1.1	4001 "			
	⊔ <sup>Ye</sup>	s. Iviake sure	you till out So	neaule H: Your	Codebtors (Official Fo	orm 106H).			

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Gipson Debtor 1 Vivian Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2240.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$4320.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$4000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. SS YTD \$7,468.00 From January 1 of current year until the date you filed for bankruptcy: Est. SS 2016 \$11,203.20 For last calendar year: (January 1 to December 31, 2016 \$11,203.20 Est. SS 2015 For the calendar year before that: (January 1 to December 31, 2015

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Gipson Debtor 1 Vivian \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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otor 1 Vivi	ian		J	Gips	son	Case number	(if known)
Firs	st Name		Middle Name	Last	Name		
Insiders corporat agent, ir	include your tions of which	relatives; ar you are ar for a busin	ny general partners n officer, director, p ess you operate as	relatives of any gerson in control, or	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓ No Yes	s. List all pay	ments to a	ın insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insi	ider's Name						
Nun	mber Street						
City	1	State	Zip Code				
Insi	ider's Name						
Nun	mber Street						
City	/	State	Zip Code				
Include No	payments on	debts guar	for bankruptcy, d ranteed or cosigned benefited an insi	d by an insider.	payments or trans	fer any property o	n account of a debt that benefited an
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
Insi	ider's Name						
Nun	mber Street						
City	/	State	Zip Code				
Insi	ider's Name						
Nun	mber Street						
Citv		State	Zip Code				

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Debtor 1 Vivian Gipson Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1	Vivian First Name	J Middle Name	Gipson Last Name	Case number (if known)	
11.			filed for bankruptcy, did e a payment because yo		ank or financial institution, set off any an	ounts from your
	<b>✓</b>	No Yes. Fill in the details.				
				Describe the action the	e creditor took Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account r	number: XXXX-	
		City State	•			
12.			ed for bankruptcy, was a odian, or another official		possession of an assignee for the benefit	of creditors, a court-
	<b>✓</b>	No Yes				
Part	5:	List Certain Gifts and	d Contributions			
13.	Wi	thin 2 years before you f	filed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 per person?	
	<b>✓</b>	No Yes. Fill in the details fo	or each gift.			
		Gifts with a total value per person	of more than \$600	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Ga	avo the Gift			
			ave the dift			
		Number Street				
		City State Person's relationship to	•			
			you			
		Person to Whom You Ga	ave the Gift			
		Number Street				
		City State Person's relationship to y	•			

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otor 1		J	Gipson Case nu	ımber <i>(if known)</i>		
	First Name	Middle Name	Last Name			
Wit	hin 2 years before you filed	for bankruptcy, did	you give any gifts or contributions with a to	otal value of mor	e than \$600	to any charity?
	L NI=					
Ш	No					
1	Yes. Fill in the details for ea	ch gift or contribution	on.			
		_				
	Gifts or contributions to cl	narities	Describe what you contributed		te you	Value
	that total more than \$600			COI	ntributed	
			Total value 2016	04/	2016	\$1676.00
	Life Center Church of Deliver	ance	10141 14140 2010	-		**********
	Charity's Name					
	855 N. Monticello St.					
	Number Street					
	Chicago Illinois	60651	.			
	City State	Zip Code				
6:	List Certain Losses					
كسية						
Wit	hin 1 year before you filed for	or bankruptcy or sin	ice you filed for bankruptcy, did you lose ar	nything because of	of theft, fire,	other disaster, or
gan	nbling?					
	NI-					
$ldsymbol{\checkmark}$	No					
П	Yes. Fill in the details.					
Ш	100. 1 III II 10 Gotano.					
	Describe the property you	lost and	Describe any insurance coverage for t	he loss Da	te of your	Value of property
	how the loss occurred		Include the amount that insurance has pa	aid. List los	SS	lost
			pending insurance claims on line 33 of So	chedule		
			A/B: Property.			
abo	hin 1 year before you filed fo out seeking bankruptcy or pi	eparing a bankrupt	rou or anyone else acting on your behalf patcy petition? r credit counseling agencies for services require			anyone you consult
abo	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No	or bankruptcy, did y reparing a bankrupt	tcy petition?			anyone you consult
abo	hin 1 year before you filed fo out seeking bankruptcy or pi ude any attorneys, bankruptcy	or bankruptcy, did y reparing a bankrupt	tcy petition? r credit counseling agencies for services require	ed in your bankrup	tcy.	
abo	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No	or bankruptcy, did y reparing a bankrupt	tcy petition? r credit counseling agencies for services require  Description and value of any property	ed in your bankrup	tcy.	Amount of
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abo	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No	or bankruptcy, did y reparing a bankrupt	tcy petition? r credit counseling agencies for services require  Description and value of any property	ed in your bankrup  Da	tcy.	Amount of
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Debto	r 1 <u>Vivian</u> J	Gipson	Case number (if known)	
	First Name Middle Name	e Last Name		
ŀ	Within 1 year before you filed for bankruptcy nelp you deal with your creditors or to make Do not include any payment or transfer that you	payments to your creditors?	your behalf pay or transfer any property to any	yone who promised to
ļ	No Yes. Fill in the details.			
L	res. I ill ill the details.			_
		Description and value o transferred	f any property Date payment or transfer was made	Amount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Coc	le		
I	the ordinary course of your business or finar notice both outright transfers and transfers may and transfers that you have already listed on this No  Yes. Fill in the details.	de as security (such as the granting of	of a security interest or mortgage on your property)	. Do not include gifts
L	Tes. I iii ii i ii detaiis.			
		Description and value o transferred	f property  Describe any property or payments received or debts pai in exchange	Date id transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Coo Person's relationship to you	le		
	Person Who Received Transfer			
	Number Street			
	City State Zip Coo Person's relationship to you	ie .		
ŀ	Within 10 years before you filed for bankrup beneficiary? These are often called asset-protection devices.		to a self-settled trust or similar device of which	າ you are a
[	✓ No			
	Yes. Fill in the details.			
•		Description and value	of the property transferred	Date transfer was made
	Name of trust			

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Gipson Debtor 1 Vivian Case number (if known) First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

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Gipson Debtor 1 Vivian \_\_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Vivian		J	Gipson	Case ni	umber <i>(if k</i>	nown)		
		First Name		Middle Name	Last Name					
26.		e you been a part	y in any judio	cial or administ	rative proceeding unde	r any environmental	law? Inc	lude settlem	nents and orde	rs.
	П	Yes. Fill in the det	tails.							
	_				Court or agency	1	Nature of	the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			Number Street					Concluded
		1			City State	Zip Code				_
					onnections to Any Bu					
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a business or	have any of the follo	owing co	nnections to	any business	?
		A member of A partner in a An officer, di	f a limited lial a partnership rector, or ma	oility company ( o anaging executi	rade, profession, or other LLC) or limited liability particles of a corporation	artnership (LLP)	time or pa	art-time		
		An owner of	at least 5% o	of the voting or	equity securities of a cor	poration				
		No. None of the a	abovo applio	o Co to Port 10	)					
						h				
	Ш	res. Check all the	ат арріу аво	ve and illi in the	e details below for each					
					Describe the nat	ure of the business			lentification n cial Security n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of account	tant or bookkeeper		Dates busin	ness existed	
		City	State	Zip Code		ant of bookkeeper		From	То	
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of account	tant or bookkeeper		Dates busin	ness existed	
		City	State	Zip Code	— Hame of account	ant of bookkeeper		F	т.	
		Oity	Gtate	Zip Odde				From	То	
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of account	tant or bookkeeper		Dates busin	ness existed	
		City	State	Zip Code				From	To	

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Deb	tor 1 Vivian	J	Gipson	Case number (if known)	
	First Name	Middle Name	Last Name		
28.	creditors, or other p		did you give a financial state	nent to anyone about your business? Include all financial institutio	ns,
	✓ No  Yes. Fill in the de	etails below.			
	_		Date issued		
			MA (DD 0000)	_	
	Name		MM/DD/YYYY		
	Number Street				
	City	State Zip Cod	<u> </u>		
Pari	t 12: Sign Below				
	a bankruptcy case car	•	, ,	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
		ature of Debtor 1		Signature of Debtor 2	
	Date	8/9/2017		Date	
ı	Did you attach additio	onal pages to Your Statem	ent of Financial Affairs for Ind	viduals Filing for Bankruptcy (Official Form 107)?	
	<b>✓</b> No				
j	Yes				
ı	Did you pay or agree t	o pay someone who is not	an attorney to help you fill ou	t bankruptcy forms?	
	<b>✓</b> No				
	Yes. Name of person	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Dist	rict of Illinois	
In re	Vivian J Gipson		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	ON OF ATTORNEY	FOR DEBTOR
com	pensation paid to me within one	year before the filing of th	rtify that I am the attorney for the a re petition in bankruptcy, or agreed aplation of or in connection w ith th	to be paid to me, for services
For	legal services, I have agreed to a	ccept		\$4,000.00
Pric	or to the filing of this statement I	have received		\$350.00
Bala	ance Due			\$3,650.00
2. The	source of the compensation pai	d to me was:		
	<b>✓</b> Debtor	Other (specif	·y)	
3. The	source of the compensation pai	d to me is:		
	<b>✓</b> Debtor	Other (specif	·y)	
4.	I have not agreed to share the all members and associates of my	oove-disclosed compensat aw firm.	ion with any other person unless t	hey are
		w firm. A copy of the agree	with a other person or persons wh ment, together with a list of the na	
5. In re		-	gal service for all aspects of the bang advice to the debtor in determin	· ·
	b. Preparation and filing of any	petition, schedules, staten	nents of affairs and plan which ma	y be required;
	c. Representation of the debtor	at the meeting of creditors	s and confirmation hearing, and an	y adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bankruptcy m	natters;
6. By a	agreement with the debtor(s), the	above-disclosed fee does	not include the following services	:
		CERTIF	ICATION	
	fy that the foregoing is a comple in this bankruptcy proceedings.	te statement of any agreen	nent or arrangement for payment to	o me for representation of the
	8/9/2017		/s/ Brian Atlas	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Gipson, Vivian J	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICAT	TON OF CREDITOR MAT	TRIX
Ti knowledge	he above named Debtors hereby verify tha e.	t the attached list of creditors is tr	rue and correct to the best of their
Date:	8/9/2017	/s/ Gipson, Vivia Gipson, Vivian J	
		Signature of Deb	

ALLY FINANCIAL PO Box 130424 Saint Paul, MN, 55113

WEBBANK/FINGERHUT 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303

MERRICK BANK CORP PO Box 10368 c/o Susan Gaines Greenville, SC, 29603

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

CCI 501 Greene Street # 302 Augusta, GA, 30901

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

PROFESSIONAL CREDIT SE 400 INTERNATIONAL WAY SPRINGFIELD, OR, 97477

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

CREDIT PROTECTION ASSO Po Box 9035 Addison, TX, 75001

Easy Comforts PO Box 2861 Monroe, WI, 53566

Sunrise Credit Services, Inc PO Box 9100 Atlanta, GA, 30350

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

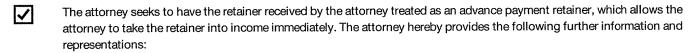
## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.



#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/9/2017	
Signed:		
/s/ Vivia	an Gipson Vullan & Ligson	
***************************************		/s/ Brian Atlas
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Vivian First Name	J Middle Name	Gipson Last Name	Case number (if known)			
Part 6: Answer These Qu	estions for Reporting Purposes					
<sup>16.</sup> What kind of debts do you have?	160 Are years debte minerally consumed to 0					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f		fter any exempt property istribute to unsecured cre	is excluded and administrative ditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	L3	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?		\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?		\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$50,000,001-\$	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill					
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Vivian Gipson V W M Signature of Debtor 1  Executed on 8/9/2017  MM / DD	on flysin	Signature of Debtor Executed on	2 MM / DD / YYYY		

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Debtor 1	Vivian	J	Gipson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number			(State)

#### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pa	rt 1: Sign Below				
Control of	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
the part and participation	✓ No				
***************************************	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
ed verse parent and the second					
morard constitution apply (	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and			
×		×			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 8/9/2017 MM/DD/YYYY	Date			
×	Signature of Debtor 1	Signature of Debtor 2			

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Debtor	1 Vivian First Name	J Middle Norman	Gipson	Case number (if known)
Production of the State of the	er en en fermennen mennen mennen en e	Middle Name	Last Name	
28. W	ithin 2 years before you t reditors, or other parties.	filed for bankruptcy, did y	ou give a financial state	nent to anyone about your business? Include all financial institutions,
<u> </u>	No			
	Yes. Fill in the details b	elow.		
			Date issued	
	Name		MM/DD/YYYY	<u></u>
	Number Street		·····	
	City Sta	ate Zip Code	-	
Part 12	Sign Below			
a ba	**************************************	Gipson Varian	or imprisonment for up t	nerty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	Debtor 1		Signature of Debtor 2
	Date 8/9/2	017	•	Date
Did	you attach additional pa	ges to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did	you pay or agree to pay s	someone who is not an at	torney to help you fill out	bankruptcy forms?
V	No			
ā	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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### UNITED STATES BANKRUPTCY COURT

**Northern District of Illinois** 

In re:	Gipson, Vivian J	<u>.</u>	
	Debtor(s)	Case No	
		ChapterChap	oter13
	VE	RIFICATION OF CREDITOR MATRIX	
Th knowledge	e above named Debtors hereb	y verify that the attached list of creditors is true and correc	t to the best of their
Date:	8/9/2017	/s/ Gipson, Vivian J Gipson, Vivian J Signature of Debtor	in J. Hypon

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Debt	or 1 Vivian First Name	J Middle Name	Gipson Last Name	Case number (if known)	
16.	Calculate the median t	family income that applies to y	ou. Follow these steps		andre de commune de distribute de son e une commune des communes despetables e trat de dustas busines casas in
	16a. Fill in the state in w		Illinois	•	
		of people in your household.	1		
	16c. Fill in the median fa	mily income for your state and si	ze of		\$50,765.00
	household		To find	a list of applicable median income amounts, go online	
17.	How do the lines comp		or this form. This list m	ay also be available at the bankruptcy clerk's office.	
	17a. Line 15b is less	s than or equal to line 16c. On th	e top of page 1 of this o NOT fill out <i>Calculatio</i>	form, check box 1, <i>Disposable income is not determined</i> on of Disposable Income (Official Form 122C-2).	
	— U.S.C. § 1325	ore than line 16c. On the top of p (b)(3). <b>Go to Part 3 and fill out</b> or current monthly income from li	Calculation of Dispos	ck box 2, <i>Disposable income is determined under 11</i> <b>able Income (Official Form 122C-2).</b> On line 39 of that	
Part	Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total average	e monthly income from line 11	***************************************		\$293.33
19.	Deduct the marital adju commitment period under	ustment if it applies. If you are er 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of y	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustr	ment does not apply, fill in 0 on l	ne 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$293.33
20.	Calculate your current	monthly income for the year. I	ollow these steps:		
	20a. Copy line 19b.				\$293.33
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your cu	urrent monthly income for the yea	ar for this part of the for	m.	\$3,519.96
	20c. Copy the median fa	mily income for your state and si	ze of household from li	ne 16c.	\$50,765.00
21.	How do the lines compa	are?			
	Line 20b is less than commitment period i	line 20c. Unless otherwise order s 3 years. Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more that 4, <i>The commitment</i>	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the	court, on the top of page 1 of this form, check box	
Part 4	: Sign Below				
	By signing here, I dec	clare under penalty of periury that	the information on this	s statement and in any attachments is true and correct.	
		(1	*	o statement and an any attachments is true and confect.	_
	🗶 /s/ Vivian Gip:	son VWIan Lip	1-00 *		
	Signature of Deb	tor 1	3	Signature of Debtor 2	
	Date 8/9/2017		Ι	Date	
	MM/DD/Y	YYY		MM/DD/YYYY	and a service of the
	If you checked 17a, c If you checked 17b, f above.	do NOT fill out or file Form 122C- ill out Form 122C-2 and file it wi	-2. th this form. On line 39	of that form, copy your current monthly income from lin	e 14